

Information to identify the case:

Debtor 1	<u>Ryan C Wilson</u>	Social Security number or ITIN	xxx-xx-9687
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Courtney L Youngblood-Wilson</u>	Social Security number or ITIN	xxx-xx-2931
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-18796-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ryan C Wilson

Courtney L Youngblood-Wilson

8/4/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ryan C Wilson
 Courtney L Youngblood-Wilson
 Debtors

Case No. 17-18796-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 20

Date Rcvd: Aug 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2017.

db/jdb	+Ryan C Wilson, Courtney L Youngblood-Wilson, 15 Beach Drive, Montague, NJ 07827-3221
516797367	+Capl/bstby, 50 Northwest Point, Elk Grove Village, IL 60007-1032
516797373	+Edfinancial Svcs, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
516797375	+Mohela/dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
516797376	+Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Aug 04 2017 22:56:20 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 04 2017 22:56:15 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Aug 04 2017 22:38:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516797366	+EDI: TSYS2.COM Aug 04 2017 22:38:00 Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
516797368	EDI: CAPITALONE.COM Aug 04 2017 22:38:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
516797369	+EDI: CAUT.COM Aug 04 2017 22:38:00 Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101-2076
516797370	+EDI: CHASE.COM Aug 04 2017 22:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
516797371	+E-mail/Text: electronicbkydocs@nelnet.net Aug 04 2017 22:56:22 Dept Of Education/neln, 3015 Parker Rd, Aurora, CO 80014-2904
516797372	+EDI: TSYS2.COM Aug 04 2017 22:38:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
516797374	+EDI: CBSKOHL.S.COM Aug 04 2017 22:38:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516797377	+EDI: RMSC.COM Aug 04 2017 22:38:00 Synccb/jcp, Po Box 965007, Orlando, FL 32896-5007
516797378	+EDI: RMSC.COM Aug 04 2017 22:38:00 Synccb/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
516797379	+EDI: RMSC.COM Aug 04 2017 22:38:00 Synccb/tjx Cos, Po Box 965005, Orlando, FL 32896-5005
516798684	+EDI: RMSC.COM Aug 04 2017 22:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516797380	+EDI: WFFC.COM Aug 04 2017 22:38:00 Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2017 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	First Guaranty Mortgage Corporation
dcarlon@kmlawgroup.com,	bkgroup@kmlawgroup.com	
James C. Zimmermann	on behalf of Debtor	Ryan C Wilson jim@jzlawyer.com, jim@jzlawyer.com
James C. Zimmermann	on behalf of Joint Debtor	Courtney L Youngblood-Wilson jim@jzlawyer.com, jim@jzlawyer.com
Jay L. Lubetkin	jlubetkin@rltlawfirm.com,	NJ57@ecfbis.com,lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com		
Jay L. Lubetkin	on behalf of Trustee	Jay L. Lubetkin jlubetkin@rltlawfirm.com,
NJ57@ecfbis.com,lvala@rltlawfirm.com,	rgaydos@rltlawfirm.com	
U.S. Trustee.	USTPRegion03.NE.ECF@usdoj.gov	

District/off: 0312-2

User: admin
Form ID: 318

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Date Rcvd: Aug 04, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 6